



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [JOHN DEERE CAPITAL CORPORATION](#)

City/State [RENO, NV](#)

Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [42,093,300](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: _____

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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[10587 DOUBLE R BOULEVARD, SUITE 100](#)
[RENO, NV 89521](#)

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Summary Ratios

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
Average assets (\$000)	41,847,942			40,834,838			39,131,780			36,965,199			34,564,684		
Net income (\$000)	733,634			447,951			408,948			501,562			650,756		
Number of BHCs in peer group	130			128			125			118			108		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.47	2.60	37	2.30	2.77	19	2.20	3.01	18	2.22	3.08	17	2.44	2.92	22
+ Non-interest income	2.73	1.04	93	2.71	1.21	90	2.48	1.32	85	2.52	1.31	88	2.38	1.35	88
- Overhead expense	2.96	2.17	90	3.34	2.57	82	3.26	2.69	79	3.06	2.71	74	3.08	2.72	73
- Provision for credit losses	-0.01	-0.09	68	0.21	0.51	15	0.14	0.15	57	0.12	0.14	53	0.19	0.16	67
+ Securities gains (losses)	0	0.01	23	0	0.02	1	0	0.01	35	0	0	50	0	0.01	32
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	76	0	0	13	0	0	16
= Pretax net operating income (tax equivalent)	2.24	1.66	85	1.45	1.04	78	1.28	1.56	24	1.55	1.57	43	1.53	1.43	55
Net operating income	1.75	1.26	87	1.10	0.81	75	1.05	1.19	28	1.36	1.24	65	1.88	0.89	96
Net income	1.75	1.26	88	1.10	0.82	75	1.05	1.19	28	1.36	1.24	64	1.88	0.90	96
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.76	3.06	89	4.21	3.55	86	4.96	4.41	83	4.58	4.24	71	4.24	3.80	78
Interest expense	1.25	0.25	99	1.82	0.52	96	2.67	1.08	96	2.27	0.86	97	1.69	0.60	94
Net interest income (tax equivalent)	2.51	2.80	26	2.40	3.01	20	2.29	3.33	14	2.31	3.38	12	2.55	3.19	21
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.04	0.11	35	0.19	0.27	48	0.19	0.21	56	0.18	0.22	55	0.23	0.24	61
Earnings coverage of net loan and lease losses (X)	60.63	39.72	74	11.09	22.91	48	9.13	24.40	36	11.85	21.75	44	9.27	19.67	38
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.36	1.23	4	0.45	1.58	3	0.32	0.83	7	0.36	0.90	9	0.41	0.98	11
Allowance for loan and lease losses / Total loans and leases	0.36	1.20	6	0.45	1.55	4	0.32	0.81	7	0.36	0.89	10	0.41	0.96	11
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.75	0.49	82	0.79	0.71	63	1.07	0.57	89	0.97	0.61	84	0.40	0.72	20
30–89 days past due loans and leases / Total loans and leases	1.02	0.32	93	0.96	0.39	90	1.17	0.43	91	1.18	0.44	92	1.07	0.47	89
Liquidity and Funding															
Net noncore funding dependence	100.05	-2.33	99	102.81	3.20	98	103.86	14.45	98	100.85	16.62	98	100.34	17.03	99
Net short-term noncore funding dependence	30.66	-7.71	98	31.54	-4.76	98	22.28	3.38	92	20.69	4.66	89	22.86	4.83	93
Net loans and leases / Total assets	84.44	58.67	97	82.07	61.58	96	79.16	63.77	92	80.90	63.98	95	78.87	62.73	92
Capitalization															
Tier 1 leverage ratio	0	8.98	0	0	9.13	0	0	9.76	1	0	9.71	0	0	9.53	0
Holding company equity capital / Total assets	10.84	10.71	55	10.59	11.16	43	10.30	12.43	25	10.67	12.22	31	11.47	11.94	49
Total equity capital (including minority interest) / Total assets	10.85	10.82	54	10.60	11.29	41	10.31	12.57	23	10.67	12.27	30	11.47	12.01	47
Common equity tier 1 capital / Total risk-weighted assets		12.42			12.38			12.17			12.12			12.19	
Net loans and leases / Equity capital (X)	7.79	5.53	89	7.75	5.58	86	7.68	5.21	88	7.58	5.29	91	6.88	5.27	80
Cash dividends / Net income	53.16	28.27	93	63.62	42.30	81	62.36	33.12	91	110.66	27.31	99	25.36	31.29	35
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	4.90	10.50	29	1.72	16.68	11	7.01	9.26	53	5.38	7	52	7.01	8.28	60
Equity capital	7.35	7.46	61	4.61	6.99	42	3.32	10.49	26	-1.98	7.89	14	15.49	10.18	78
Net loans and leases	7.93	3.36	73	5.47	9.07	40	4.70	9.10	41	8.09	7.89	64	5.12	9.38	41
Noncore funding	4.94	-14.79	80	2.13	-12.18	68	9.31	6.59	60	5.50	10.67	45	6.41	5.59	61
Parent Company Ratios															
Short-term debt / Equity capital	131.35	0.57	99	166.52	0.77	99	176.91	1.02	99	154.29	1.14	99	177.18	1.07	99
Long-term debt / Equity capital	440.89	10.95	99	424.61	13.56	99	485.82	13.04	99	460.86	13.37	99	372.62	12.69	99
Equity investment in subsidiaries / Equity capital	125.48	103.22	95	123.66	102.81	96	119.10	103.22	95	115.85	103.10	90	122.25	102.10	94
Cash from ops + noncash items + op expense / Op expense + dividends	99.90	154.48	23	107.46	147.24	30	95.10	190.27	12	129.56	174.91	30	104.96	148.20	32

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,473,735	1,572,425	1,759,216	1,534,708	1,340,009	-6.28	15.18
Income from lease financing receivables.....	51,125	48,293	48,176	46,564	40,557	5.86	48.75
Fully taxable income on loans and leases.....	1,520,714	1,616,729	1,803,738	1,577,843	1,377,082	-5.94	16.08
Tax-exempt income on loans and leases.....	4,146	3,989	3,654	3,429	3,484	3.94	10.62
Estimated tax benefit on income on loans and leases.....	1,102	1,060	971	912	1,744	3.96	-45.39
Income on loans and leases (tax equivalent).....	1,525,962	1,621,778	1,808,363	1,582,184	1,382,310	-5.91	15.97
Investment interest income (tax equivalent).....	171	80	139	20	0	113.75	
Interest on balances due from depository institutions.....	2,685	9,341	29,246	25,584	11,618	-71.26	-43.98
Interest income on other earning assets.....	22,213	22,070	31,713	16,439	7,234	0.65	2092.79
Total interest income (tax equivalent)	1,551,031	1,653,269	1,869,461	1,624,227	1,401,162	-6.18	17.35
Interest on time deposits of \$250K or more	0	0	0	0	0		
Interest on time deposits < \$250K.....	0	0	0	0	0		
Interest on foreign office deposits	148	191	401	408	358	-22.51	-48.61
Interest on other deposits	3,451	3,791	6,325	6,123	5,350	-8.97	-29.61
Interest on other borrowings and trading liabilities.....	512,180	708,256	1,000,372	798,660	553,672	-27.68	14.93
Interest on subordinated debt and mandatory convertible securities	41	39	30	21	14	5.13	
Total interest expense.....	515,820	712,277	1,007,128	805,212	559,394	-27.58	14.41
Net interest income (tax equivalent).....	1,035,211	940,992	862,333	819,015	841,768	10.01	18.88
Non-interest income.....	1,141,676	1,105,147	969,162	931,615	821,962	3.31	59.01
Adjusted operating income (tax equivalent)	2,176,887	2,046,139	1,831,495	1,750,630	1,663,730	6.39	37.01
Overhead expense.....	1,240,587	1,365,231	1,273,865	1,130,079	1,066,320	-9.13	19.78
Provision for credit losses.....	-3,169	86,512	54,863	45,932	67,194		
Securities gains (losses)	0	-1,343	0	0	0		
Other tax equivalent adjustments	0	0	1	-1	-1		-100.00
Pretax net operating income (tax equivalent).....	939,469	593,053	502,768	574,618	530,215	58.41	92.90
Applicable income taxes	204,421	144,147	92,724	72,338	-122,421	41.81	22.67
Tax equivalent adjustments	1,102	1,060	972	911	1,743	3.96	-45.42
Applicable income taxes (tax equivalent).....	205,523	145,207	93,696	73,249	-120,678	41.54	21.85
Minority interest	312	-105	124	-193	137		3366.67
Net income before discontinued operations, net of minority interest	733,634	447,951	408,948	501,562	650,756	63.78	130.45
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	733,634	447,951	408,948	501,562	650,756	63.78	130.45
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	733,946	447,846	409,072	501,369	650,893	63.88	130.55
Investment securities income (tax equivalent).....	171	80	139	20	0	113.75	
US Treasury and agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Mortgage-backed securities	0	0	0	0	0		
All other securities	171	80	139	20	0	113.75	
Cash dividends declared.....	390,004	285,004	255,004	555,004	165,004	36.84	-8.24
Common	390,004	285,004	255,004	555,004	165,004	36.84	-8.24
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.71	2.85	89	4.05	3.27	89	4.78	4	88	4.39	3.87	84	4.05	3.47	86
Less: Interest expense	1.23	0.23	99	1.74	0.48	96	2.57	0.98	96	2.18	0.79	97	1.62	0.55	93
Equals: Net interest income (tax equivalent)	2.47	2.60	37	2.30	2.77	19	2.20	3.01	18	2.22	3.08	17	2.44	2.92	22
Plus: Non-interest income	2.73	1.04	93	2.71	1.21	90	2.48	1.32	85	2.52	1.31	88	2.38	1.35	88
Equals: adjusted operating income (tax equivalent)	5.20	3.70	93	5.01	4.04	87	4.68	4.41	68	4.74	4.46	68	4.81	4.33	74
Less: Overhead expense	2.96	2.17	90	3.34	2.57	82	3.26	2.69	79	3.06	2.71	74	3.08	2.72	73
Less: Provision for credit losses	-0.01	-0.09	68	0.21	0.51	15	0.14	0.15	57	0.12	0.14	53	0.19	0.16	67
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	23	0	0.02	1	0	0.01	35	0	0	50	0	0.01	34
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	76	0	0	13	0	0	16
Equals: Pretax net operating income (tax equivalent)	2.24	1.66	85	1.45	1.04	78	1.28	1.56	24	1.55	1.57	43	1.53	1.43	55
Less: Applicable income taxes (tax equivalent)	0.49	0.38	81	0.36	0.23	85	0.24	0.36	19	0.20	0.33	14	-0.35	0.55	1
Less: Minority interest	0	0	82	0	0	5	0	0	76	0	0	2	0	0	71
Equals: Net operating income	1.75	1.26	87	1.10	0.81	75	1.05	1.19	28	1.36	1.24	65	1.88	0.89	96
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	1.75	1.26	88	1.10	0.82	75	1.05	1.19	28	1.36	1.24	64	1.88	0.90	96
Memo: Net income (last four quarters)	1.75	1.26	88	1.10	0.82	75	1.05	1.19	28	1.36	1.24	64	1.88	0.91	96
Net income-BHC and noncontrolling (minority) interest	1.75	1.27	88	1.10	0.83	75	1.05	1.20	26	1.36	1.25	63	1.88	0.91	96
Margin Analysis															
Average earning assets / Average assets	98.55	93.08	96	96.10	92.32	89	96.39	91.05	93	95.93	91.48	89	95.57	91.61	89
Average interest-bearing funds / Average assets	86.73	61.99	97	86.07	64.06	96	85.32	65.57	96	83.48	65.56	95	83.56	65.75	94
Interest income (tax equivalent) / Average earning assets	3.76	3.06	89	4.21	3.55	86	4.96	4.41	83	4.58	4.24	71	4.24	3.80	78
Interest expense / Average earning assets	1.25	0.25	99	1.82	0.52	96	2.67	1.08	96	2.27	0.86	97	1.69	0.60	94
Net interest income (tax equivalent) / Average earning assets	2.51	2.80	26	2.40	3.01	20	2.29	3.33	14	2.31	3.38	12	2.55	3.19	21
Yield or Cost															
Total loans and leases (tax equivalent)	4.31	4.01	70	4.93	4.27	84	5.64	5.09	81	5.32	4.95	77	5	4.52	78
Interest-bearing bank balances	0.45	0.14	99	0.97	0.27	97	4.04	2.04	95	2.44	1.64	92	1	1.05	41
Federal funds sold and reverse repos		0.25			0.68			2.44			2.17			1.41	
Trading assets		0.45			0.60			0.99			1.11			1.11	
Total earning assets	3.76	3.04	90	4.21	3.51	87	4.95	4.36	84	4.58	4.20	73	4.24	3.73	79
Investment securities (tax equivalent)	3.52	1.77	97	1.38	2.25	3	2.52	2.76	32	4.85	2.68	98		2.47	
US Treasury and agency securities (excluding mortgage-backed securities)		1.14			1.75			2.32			2.05			1.62	
Mortgage-backed securities		1.57			2.05			2.61			2.50			2.23	
All other securities	3.61	2.81	79	1.52	3.24	7	2.67	4.06	10	2.04	4.20	4		3.66	
Interest-bearing deposits	2.87	0.21	99	3.60	0.53	99	5.67	1.10	99	5.19	0.81	99	4.59	0.49	99
Time deposits of \$250K or more		0.66			1.42			1.96			1.44				
Time deposits < \$250K		0.62			1.36			1.82			1.29				
Other domestic deposits	3.66	0.15	99	4.39	0.36	99	6.33	0.93	99	5.69	0.67	99			
Foreign deposits	1.30	0.14	96	1.78	0.42	96	3.63	1.19	96	3.52	0.97	96	3.12	0.51	96
Federal funds purchased and repos		0.17			0.62			1.86			1.51			0.94	
Other borrowed funds and trading liabilities	1.41	1.27	56	2.01	1.50	77	2.94	2.38	80	2.59	2.28	72	1.93	1.77	61
All interest-bearing funds	1.42	0.37	99	2.03	0.74	96	3.02	1.49	93	2.61	1.19	94	1.94	0.82	92

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017											
Non-interest Income and Expenses																
Total non-interest income	1,141,676	1,105,147	969,162	931,615	821,962											
Fiduciary activities income	0	0	0	0	0											
Service charges on deposit accounts - domestic	0	0	0	0	0											
Trading revenue.....	0	0	0	0	0											
Investment banking fees and commissions.....	0	0	0	0	0											
Insurance activities revenue.....	0	0	0	0	0											
Venture capital revenue.....	0	0	0	0	0											
Net servicing fees	30	30	28	35	80											
Net securitization income	0	0	0	0	0											
Net gains (losses) on sales of loans, OREO, other assets.....	86,257	-15,031	-94,603	-26,492	-46,347											
Other non-interest income.....	1,055,389	1,120,148	1,063,737	958,072	868,229											
Total overhead expenses	1,240,587	1,365,231	1,273,865	1,130,079	1,066,320											
Personnel expense.....	241,339	246,429	250,602	248,734	235,846											
Net occupancy expense.....	8,894	9,391	10,091	9,928	10,579											
Goodwill impairment losses	0	0	0	0	0											
Amortization expenses and impairment loss (other intangible assets).....	0	0	0	0	0											
Other operating expenses.....	990,354	1,109,411	1,013,172	871,417	819,895											
Fee income on mutual funds and annuities.....	0	0	0	0	0											
Memoranda																
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0											
Number of equivalent employees	1,442	1,460	1,623	1,661	1,618											
Average personnel expense per employee.....	167.36	168.79	154.41	149.75	145.76											
Average assets per employee.....	29,020.76	27,969.07	24,110.77	22,254.79	21,362.60											
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct		
Analysis Ratios																
Mutual fund fee income / Non-interest income	0	2.17	11	0	2.02	10	0	2.72	10	0	3.08	7	0	2.85	9	
Overhead expenses / Net Interest Income + non-interest income	57.02	59.28	35	66.76	62.28	72	69.59	61.29	80	64.59	60.88	70	64.16	63.61	55	
Percent of Average Assets																
Total overhead expense	2.96	2.17	90	3.34	2.57	82	3.26	2.69	79	3.06	2.71	74	3.08	2.72	73	
Personnel expense.....	0.58	1.21	3	0.60	1.30	2	0.64	1.41	2	0.67	1.44	2	0.68	1.42	2	
Net occupancy expense.....	0.02	0.23	1	0.02	0.26	0	0.03	0.28	0	0.03	0.28	0	0.03	0.29	0	
Other operating expenses.....	2.37	0.72	98	2.72	0.94	93	2.59	0.97	96	2.36	0.97	95	2.37	1	96	
Overhead less non-interest income	0.24	1.10	8	0.64	1.25	13	0.78	1.32	16	0.54	1.38	9	0.71	1.34	14	
Percent of Adjusted Operating Income (Tax Equivalent)																
Total overhead expense	56.99	58.83	37	66.72	61.82	75	69.55	60.64	84	64.55	60.37	72	64.09	62.73	58	
Personnel expense.....	11.09	32.93	0	12.04	32.36	0	13.68	32.39	1	14.21	32.51	1	14.18	32.93	1	
Net occupancy expense.....	0.41	6.23	0	0.46	6.58	0	0.55	6.52	0	0.57	6.48	0	0.64	6.70	0	
Other operating expenses.....	45.49	19.18	99	54.22	22.28	92	55.32	21.20	97	49.78	20.90	97	49.28	22.41	97	
Total non-interest income	52.45	27.67	89	54.01	28.83	90	52.92	29.23	87	53.22	28.50	88	49.40	31.08	85	
Fiduciary activities income	0	2.20	13	0	2.09	12	0	1.97	14	0	2.14	13	0	2.38	12	
Service charges on domestic deposit accounts	0	3.27	1	0	3.27	2	0	3.88	3	0	4.15	3	0	4.28	3	
Trading revenue.....	0	0.62	27	0	1.28	25	0	1.18	22	0	0.85	27	0	0.90	28	
Investment banking fees and commissions.....	0	2.58	7	0	2.46	6	0	3.54	5	0	3.42	5	0	3.62	5	
Insurance activities revenue.....	0	0.36	11	0	0.41	11	0	0.47	11	0	0.47	10	0	0.55	9	
Venture capital revenue.....	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44	
Net servicing fees	0	0.60	23	0	0.01	50	0	0.28	31	0	0.65	17	0	0.60	21	
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44	
Net gain (loss) - sales of loans, OREO, and other assets	3.96	3.30	65	-0.73	3.92	3	-5.17	1.86	1	-1.51	1.61	1	-2.79	1.67	1	
Other non-interest income.....	48.48	9.27	98	54.74	9.65	98	58.08	10.04	97	54.73	9.86	99	52.19	10.77	98	
Overhead less non-interest income	4.54	30.52	6	12.71	31.93	10	16.64	31.06	17	11.34	31.46	8	14.69	31.19	10	
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.76	21.18	55	24.31	18.63	86	18.44	20.56	29	12.59	19.04	13	-23.09	32.99	3	
Applicable income tax + TE / Pretax net operating income + TE	21.88	22.67	34	24.48	21.18	78	18.64	23.23	13	12.75	21.56	7	-22.76	37.95	3	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
Real estate loans	8,212	7,667	4,647	0	0	0	7.11	
Commercial and industrial loans	11,468,718	12,114,487	12,651,474	12,030,275	10,435,117	-5.33	21.41	
Loans to individuals	2,927,943	2,636,069	2,280,217	2,034,097	1,822,514	11.07	88.37	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0	0		
Agricultural loans	20,117,946	17,306,482	15,501,128	15,002,553	14,638,269	16.25	36.21	
Other loans and leases	1,148,572	1,017,866	888,849	862,676	807,906	12.84	96.06	
Less: Unearned income	0	0	0	0	0	0		
Loans and leases, net of unearned income	35,671,391	33,082,571	31,326,315	29,929,601	27,703,806	7.83	35.34	
Less: Allowance for loan and lease losses	128,191	149,636	100,370	106,486	113,484	-14.33	16.63	
Net loans and leases	35,543,200	32,932,935	31,225,945	29,823,115	27,590,322	7.93	35.42	
Debt securities that reprice or mature in over 1 year	1,847	2,344	0	0	0	0	-21.20	
Mutual funds and equity securities	0	0	0	0	0	0		
Subtotal	35,545,047	32,935,279	31,225,945	29,823,115	27,590,322	7.92	35.43	
Interest-bearing bank balances	600,808	603,999	1,309,940	789,203	1,576,972	-0.53	-42.40	
Federal funds sold and reverse repos	0	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	0	0	3,531	3,945	0			
Trading assets	0	0	0	0	0	0		
Total earning assets	36,145,855	33,539,278	32,539,416	30,616,263	29,167,294	7.77	32.45	
Non-interest-bearing cash and due from depository institutions	80,563	70,045	100,883	11,295	67,321	15.02	36.52	
Premises, fixed assets, and leases	39,162	41,552	45,741	42,688	44,596	-5.75	-17.39	
Other real estate owned	0	0	0	0	0	0		
Investment in unconsolidated subsidiaries	21,927	20,683	16,815	15,592	14,498	6.01	88.36	
Intangible and other assets	5,805,793	6,455,438	6,745,585	6,178,301	5,688,445	-10.06	9.91	
Total assets	42,093,300	40,126,996	39,448,440	36,864,139	34,982,154	4.90	28.77	
Quarterly average assets	42,492,728	40,635,303	39,428,930	37,889,660	35,662,654	4.57	24.75	
Average loans and leases (YTD)	35,443,415	32,922,147	32,037,474	29,745,799	27,634,073	7.66	25.09	
Memoranda								
Loans held-for-sale	0	0	0	0	0	0		
Loans not held-for-sale	35,671,391	33,082,571	31,326,315	29,929,601	27,703,806	7.83	35.34	
Real estate loans secured by 1–4 family	0	0	0	0	0	0		
Commercial real estate loans	0	0	0	0	0	0		
Construction and land development	0	0	0	0	0	0		
Multifamily	0	0	0	0	0	0		
Nonfarm nonresidential	0	0	0	0	0	0		
Real estate loans secured by farmland	0	0	0	0	0	0		
Total investment securities	1,847	2,344	3,531	3,945	0	-21.20		
U.S. Treasury securities	0	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0	0		
Municipal securities	0	0	0	0	0	0		
Mortgage-backed securities	0	0	0	0	0	0		
Asset-backed securities	0	0	0	0	0	0		
Other debt securities	1,847	2,344	3,531	3,945	0	-21.20		
Mutual funds and equity securities	0	0	0	0	0	0		
Available-for-sale securities	1,847	2,344	3,531	3,945	0	-21.20		
U.S. Treasury securities	0	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0	0		
Municipal securities	0	0	0	0	0	0		
Mortgage-backed securities	0	0	0	0	0	0		
Asset-backed securities	0	0	0	0	0	0		
Other debt securities	1,847	2,344	3,531	3,945	0	-21.20		
Mutual funds and equity securities	0	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-2,952	-2,303	-2,380	15				
Available-for-sale securities appreciation (depreciation)	0	0	0	0	0	0		
Structured notes, fair value	0	2,344	0	0	0	0	-100.00	
Pledged securities	0							

Liabilities and Changes in Capital

	Dollar Amount in Thousands						Percent Change	
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
Demand deposits	11,331	11,171	10,148	7,646	7,598	1.43	37.23	
NOW, ATS and transaction accounts	0	0	0	0	0			
Time deposits less brokered deposits < \$250K	0	0	0	0	0			
MMDA and other savings accounts	94,967	92,860	98,191	101,234	109,426	2.27	-18.10	
Other non-interest-bearing deposits	12,860	7,516	12,035	32,939	57,279	71.10	-81.48	
Core deposits	119,158	111,547	120,374	141,819	174,303	6.82	-38.46	
Time deposits of \$250K or more	0	0	0	0	0			
Foreign deposits	20,815	21,169	17,978	17,397	16,133	-1.67	54.86	
Federal funds purchased and repos	0	0	0	0	0			
Secured federal funds purchased	0	0	0	0	0			
Commercial paper	1,072,903	1,424,848	2,040,241	2,616,989	2,447,297	-24.70	40.11	
Other borrowings w/remaining maturity of 1 year or less	10,427,650	9,567,091	6,229,209	4,347,389	5,437,264	8.99	54.17	
Other borrowings w/remaining maturity over 1 year	24,643,246	23,450,325	25,455,825	23,888,536	21,361,557	5.09	23.48	
Brokered deposits < \$250K	0	0	0	0	0			
Noncore funding	36,164,614	34,463,433	33,743,253	30,870,311	29,262,251	4.94	31.51	
Trading liabilities	0	0	0	0	0			
Subordinated notes and debentures + trust preferred securities	400	0	0	0	0			
Other liabilities	1,243,426	1,299,196	1,519,491	1,917,857	1,532,253	-4.29	-18.22	
Total liabilities	37,527,598	35,874,176	35,383,118	32,929,987	30,968,807	4.61	28.45	
Equity Capital								
Perpetual preferred stock (including surplus)	0	0	0	0	0			
Common stock	0	0	0	0	0			
Common surplus	1,482,823	1,482,823	1,482,823	1,482,823	1,482,823	0.00	0.00	
Retained earnings	3,155,539	2,812,022	2,675,171	2,521,227	2,576,189	12.22	50.95	
Accumulated other comprehensive income	-74,472	-43,526	-94,195	-70,656	-46,195			
Other equity capital components	0	0	0	0	0			
Total holding company equity capital	4,563,890	4,251,319	4,063,799	3,933,394	4,012,817	7.35	31.35	
Noncontrolling (minority) interest in subsidiaries	1,812	1,501	1,523	758	530	20.72	359.90	
Total equity capital, including minority interest	4,565,702	4,252,820	4,065,322	3,934,152	4,013,347	7.36	31.38	
Total liabilities and capital	42,093,300	40,126,996	39,448,440	36,864,139	34,982,154	4.90	28.77	
Memoranda								
Non-interest-bearing deposits	33,749	27,016	29,091	45,877	68,419	24.92	-57.85	
Interest-bearing deposits	106,224	105,700	109,261	113,339	122,017	0.50	-16.36	
Total deposits	139,973	132,716	138,352	159,216	190,436	5.47	-32.40	
Long-term debt that reprices within 1 year	2,593,032	3,589,066	5,499,501	7,158,271	5,773,627	-27.75	-25.83	
Changes in Holding Company Equity Capital								
Equity capital, previous year-end as amended	4,251,319	4,063,799	3,933,394	4,012,817	3,474,698			
Accounting restatements	-113	-26,096	0	0	0			
Net income	733,634	447,951	408,948	501,562	650,756			
Net sale of new perpetual preferred stock	0	0	0	0	0			
Net sale of new common stock	0	0	0	0	0			
Sale of treasury stock	0	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0	0			
Changes incident to business combinations	0	0	0	0	0			
Less: Dividends declared	390,004	285,004	255,004	555,004	165,004			
Change in other comprehensive income	-30,946	50,669	-23,539	-24,461	52,367			
Changes in debit to ESOP liability	0	0	0	0	0			
Other adjustments to equity capital	0	0	0	-1,520	0			
Holding company equity capital, ending balance	4,563,890	4,251,319	4,063,799	3,933,394	4,012,817			

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	0.02	36.25	1	0.02	36.22	2	0.01	37.78	2	0	37.19	1	0	35.54	0
Commercial and industrial loans	27.25	10.76	97	30.19	13.52	96	32.07	12.02	98	32.63	12.85	95	29.83	12.62	94
Loans to individuals	6.96	3.36	81	6.57	3.40	77	5.78	4.20	65	5.52	4.31	66	5.21	4.47	61
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25
Agricultural loans.....	47.79	0.18	99	43.13	0.19	99	39.29	0.24	99	40.70	0.30	99	41.84	0.21	99
Other loans and leases.....	2.73	4.47	43	2.54	4.63	37	2.25	5.01	31	2.34	5	31	2.31	5.10	29
Net loans and leases.....	84.44	58.67	97	82.07	61.58	96	79.16	63.77	92	80.90	63.98	95	78.87	62.73	92
Debt securities over 1 year.....	0	19.46	0	0.01	15.55	1	0	14.60	1	0	14.63	1	0	14.83	1
Mutual funds and equity securities	0	0.06	13	0	0.05	13	0	0.06	13	0	0.06	12	0	0.06	11
Subtotal	84.44	79.22	68	82.08	78.16	60	79.16	79.65	26	80.90	79.97	31	78.87	79.31	28
Interest-bearing bank balances	1.43	8.50	9	1.51	7.51	10	3.32	3.06	61	2.14	3.04	50	4.51	3.46	69
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21
Debt securities 1 year or less	0	1.56	0	0	1.68	1	0.01	1.91	1	0.01	1.96	5	0	1.86	1
Trading assets	0	0.49	19	0	1.01	17	0	1.19	15	0	1.33	15	0	1.34	15
Total earning assets.....	85.87	91.77	5	83.58	91.05	4	82.49	89.53	7	83.05	89.74	5	83.38	89.84	6
Non-interest cash and due from depository institutions.....	0.19	0.82	4	0.17	1.07	2	0.26	1.14	4	0.03	1.21	1	0.19	1.22	2
Other real estate owned.....	0	0.01	9	0	0.02	4	0	0.03	4	0	0.04	2	0	0.05	3
All other assets.....	13.94	7.35	95	16.24	7.82	96	17.26	9.27	93	16.92	8.98	94	16.43	8.86	93
Memoranda															
Short-term investments	1.43	11.47	1	1.51	11.17	2	3.33	7.63	41	2.15	7.80	31	4.51	8.69	43
U.S. Treasury securities.....	0	1.47	10	0	0.84	17	0	1.03	11	0	1.04	14	0	1.02	12
US agency securities (excluding mortgage-backed securities)	0	0.82	11	0	0.63	11	0	0.54	13	0	0.69	10	0	0.75	11
Municipal securities	0	1.73	6	0	1.69	8	0	1.34	7	0	1.62	7	0	1.60	5
Mortgage-backed securities	0	14.14	0	0	11.75	1	0	11.44	1	0	11.13	1	0	11.06	1
Asset-backed securities	0	0.50	24	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25
Other debt securities	0	0.53	24	0.01	0.42	28	0.01	0.39	30	0.01	0.41	32	0	0.38	10
Loans held-for-sale.....	0	0.55	7	0	0.52	7	0	0.39	7	0	0.30	8	0	0.33	6
Loans held for investment	84.74	58.06	97	82.44	61.72	96	79.41	63.50	92	81.19	63.93	94	79.19	62.63	91
Real estate loans secured by 1–4 family	0	11.46	1	0	11.91	1	0	13.29	2	0	13.46	2	0	13.44	1
Revolving	0	1.42	2	0	1.66	3	0	2.07	3	0	2.27	3	0	2.40	3
Closed-end, secured by first liens	0	9.67	1	0	9.81	1	0	10.69	2	0	10.57	2	0	10.35	1
Closed-end, secured by junior liens	0	0.17	3	0	0.22	3	0	0.28	3	0	0.31	3	0	0.34	4
Commercial real estate loans	0	22.69	1	0	22.22	1	0	22.23	1	0	21.58	1	0	19.88	1
Construction and land development	0	3.34	1	0	3.40	3	0	3.44	3	0	3.51	3	0	3.25	4
Multifamily.....	0	3.57	1	0	3.12	1	0	3.01	2	0	2.72	2	0	2.54	3
Nonfarm nonresidential	0	14.57	1	0	14.72	1	0	14.69	2	0	14.44	2	0	13.30	2
Real estate loans secured by farmland.....	0	0.30	8	0	0.33	8	0	0.36	9	0	0.41	9	0	0.32	11

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Loan Mix, Percent of Gross Loans and Leases														
Real estate loans	0.02	61.05	1	0.02	57.15	2	0.01	57.46	1	0	56.49	1	0	54.84	0
Real estate loans secured by 1–4 family.....	0	19.86	1	0	19.43	1	0	20.75	2	0	21.10	2	0	21.45	1
Revolving	0	2.43	2	0	2.64	3	0	3.15	3	0	3.50	3	0	3.77	3
Closed-end.....	0	17.24	1	0	16.59	1	0	17.39	2	0	17.39	2	0	17.41	1
Commercial real estate loans	0	37.86	1	0	34.63	1	0	33.52	1	0	32.14	1	0	29.99	1
Construction and land development.....	0	5.65	1	0	5.26	3	0	5.09	3	0	5.20	3	0	4.90	4
1–4 family.....	0	1.18	3	0	0.93	5	0	0.94	7	0	1.02	6	0	0.89	7
Other	0	4.40	1	0	4.19	3	0	4.02	3	0	4.05	3	0	3.90	4
Multifamily.....	0	5.78	1	0	4.96	1	0	4.69	2	0	4.10	2	0	3.84	3
Nonfarm nonresidential	0	24.56	1	0	22.93	1	0	22.15	2	0	21.40	2	0	20.03	2
Owner-occupied.....	0	8.29	2	0	7.68	2	0	7.72	3	0	8.03	3	0	7.58	4
Other.....	0	15.94	1	0	14.95	1	0	14.34	2	0	13.38	2	0	12.45	3
Real estate loans secured by farmland.....	0	0.54	8	0	0.54	8	0	0.55	9	0	0.63	9	0	0.51	11
Loans to depository institutions and acceptances of other banks.....	0	0.04	34	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25
Commercial and industrial loans	32.15	18.86	84	36.62	22.17	86	40.39	19.53	92	40.20	20.32	91	37.67	20.53	86
Loans to individuals	8.21	6.24	69	7.97	6.13	69	7.28	7.13	62	6.80	7.36	63	6.58	7.61	59
Credit card loans	1.55	0.53	87	1.56	0.65	84	1.52	0.81	81	1.46	1.02	81	1.50	1.12	81
Agricultural loans.....	56.40	0.34	99	52.31	0.32	99	49.48	0.37	99	50.13	0.46	99	52.84	0.33	99
Other loans and leases.....	3.22	8.75	29	3.08	9.09	27	2.84	9.85	27	2.88	9.66	27	2.92	10.32	24
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans		391.81			381.27			391.26			379.80			366.85	
Real estate loans secured by 1–4 family.....		126.06			125.03			138.18			137.84			138.55	
Revolving		15.44			17.42			21.26			23.33			25.05	
Closed-end.....		108.85			106.14			115.20			112.79			111.69	
Commercial real estate loans		245.88			234.65			229.44			219.72			204.45	
Construction and land development.....		35.95			35.62			34.95			35.36			32.91	
1–4 family.....		7.42			6.34			6.61			7.04			6.16	
Other		28.11			28.16			27.32			27.26			26.01	
Multifamily.....		38.66			32.74			31.04			27.85			25.95	
Nonfarm nonresidential		158.05			155.06			152.10			147.22			137.03	
Owner-occupied.....		52.99			52.37			53.07			54.89			51.62	
Other		102.54			100.54			97.41			91.80			84.09	
Real estate loans secured by farmland.....		3.22			3.44			3.60			4.02			3.31	
Loans to depository institutions and acceptances of other banks.....		0.21			0.28			0.44			0.54			0.68	
Commercial and industrial loans		114.45			139.91			122.02			128.82			126.55	
Loans to individuals		34.55			37.47			43.51			42.67			44.83	
Credit card loans		2.77			3.30			4.34			5.31			5.73	
Agricultural loans.....		1.86			1.88			2.18			2.72			1.88	
Other loans and leases.....		51.06			49.54			52.44			51.79			52.78	
Supplemental															
Non-owner occupied CRE loans / Gross loans	0	30.07	1	0	27.32	1	0	26.45	1	0	24.79	1	0	23.09	1
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)		195.33			183.76			178.57			167.93			156.17	
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)		252.85			240.85			236.10			225.98			210.40	

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	1.43	11.47	1	1.51	11.17	2	3.33	7.63	41	2.15	7.80	31	4.51	8.69	43
Liquid assets	1.62	29.03	0	1.68	26.22	0	3.58	22.44	0	2.17	22.72	0	4.70	24.04	0
Investment securities	0	21.63	0	0.01	17.85	1	0.01	16.99	1	0.01	17.27	1	0	17.35	1
Net loans and leases	84.44	58.67	97	82.07	61.58	96	79.16	63.77	92	80.90	63.98	95	78.87	62.73	92
Net loans, leases and standby letters of credit	84.44	59.49	97	82.07	62.48	96	79.16	64.84	90	80.90	65.07	94	78.87	63.89	88
Core deposits	0.28	75.71	0	0.28	70.67	1	0.31	63.09	1	0.38	62.13	1	0.50	61.26	1
Noncore funding	85.92	10.30	99	85.89	14.13	99	85.54	19.36	99	83.74	21.34	99	83.65	22.32	99
Time deposits of \$250K or more	0	1.58	1	0	2.11	1	0	2.94	2	0	2.89	2	0	2.57	1
Foreign deposits	0.05	0.34	80	0.05	0.36	79	0.05	0.43	78	0.05	0.47	78	0.05	0.54	74
Federal funds purchased and repos	0	1.23	11	0	1.47	10	0	1.94	9	0	1.97	7	0	2.23	7
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	0	0.54	31	0	0.54	30	0	0.48	28	0	0.54	24	0	0.73	23
Commercial paper	2.55	0.01	98	3.55	0.01	99	5.17	0.02	99	7.10	0.02	99	7	0.02	99
Other borrowings w/remaining maturity of 1 year or less	24.77	1	98	23.84	1.24	98	15.79	3.01	97	11.79	3.67	94	15.54	3.96	95
Earning assets that reprice within 1 year	40.87	37.37	58	44.43	39.38	61	48.74	39.29	80	50.01	40.29	80	53.09	41.61	81
Interest-bearing liabilities that reprice within 1 year	0.25	6.39	0	0.26	8.20	2	0.28	10.19	3	0.31	10.01	3	0.35	8.46	3
Long-term debt that reprices within 1 year	6.16	0.26	98	8.94	0.47	96	13.94	0.96	96	19.42	1.34	97	16.50	1.58	97
Net assets that reprice within 1 year	34.46	29.65	61	35.22	29.11	58	34.52	26.63	70	30.28	27.38	52	36.23	29.77	64
Other Liquidity and Funding Ratios															
Net noncore funding dependence	100.05	-2.33	99	102.81	3.20	98	103.86	14.45	98	100.85	16.62	98	100.34	17.03	99
Net short-term noncore funding dependence	30.66	-7.71	98	31.54	-4.76	98	22.28	3.38	92	20.69	4.66	89	22.86	4.83	93
Short-term investment / Short-term noncore funding	5.22	273.46	1	5.49	184.19	1	15.88	77.77	19	11.39	66.46	12	20	74.86	22
Liquid assets - short-term noncore funding / Nonliquid assets	-26.13	36.68	1	-26.15	28.18	0	-18.03	16.97	2	-17.09	16.04	4	-18.72	18.16	3
Net loans and leases / Total deposits	25,392.90	72.79	99	24,814.59	79.43	99	22,569.93	90.31	99	18,731.23	90.08	99	14,487.98	90.14	99
Net loans and leases / Core deposits	29,828.63	78.25	99	29,523.82	88.34	99	25,940.77	103.93	99	21,029	105	99	15,828.94	105.65	99
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.12			1.57			0.72			-0.82			-0.31		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.25			4.31			1.36			-1.98			-0.77		
Structured notes appreciation (depreciation) / Tier 1 capital	-0.02			0.02			0			-0.05			-0.08		
Percent of Investment Securities															
Held-to-maturity securities	0	14.28	13	0	11.38	15	0	12.67	14	0	16.19	11		15.76	
Available-for-sale securities	100	83.77	95	100	87.23	96	100	85.40	95	100	81.88	96		84.24	
U.S. Treasury securities	0	6.70	10	0	4.72	16	0	6.15	11	0	6.99	14		6.96	
US agency securities (excluding mortgage-backed securities)	0	4.12	11	0	4.01	10	0	3.49	13	0	4.02	9		4.42	
Municipal securities	0	8.22	6	0	9.83	7	0	7.75	7	0	9.16	6		9.31	
Mortgage-backed securities	0	66.54	0	0	66.64	1	0	67.43	0	0	65.45	0		65.34	
Asset-backed securities	0	2.50	24	0	1.91	24	0	1.66	24	0	2.05	25		1.74	
Other debt securities	100	3.08	99	100	3.01	99	100	2.94	99	100	2.79	99		2.57	
Mutual funds and equity securities	0	0.29	13	0	0.35	13	0	0.40	13	0	0.42	11		0.51	
Debt securities 1 year or less	0	7.78	0	0	10.55	0	100	11.86	99	100	11.91	99		11.79	
Debt securities 1 to 5 years	36	18.25	85	0	17.03	1	0	17.94	1	0	19.18	1		18.80	
Debt securities over 5 years	64	71.11	30	100	69.86	99	0	66.02	0	0	64.73	0		64.73	
Pledged securities	0	32.26	1	100	35.67	99	0	30.57	2	0	33.30	2		34.58	
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41		0.03	
Percent Change from Prior Like Quarter															
Short-term investments	-0.53	27.98	34	-54.02	183.32	1	65.60	26.69	81	-49.70	6.77	3	51.18	19.19	78
Investment securities	-21.20	31.36	3	-33.62	23.62	0	-10.49	11.75	6		9.42			8.45	
Core deposits	6.82	16.94	15	-7.33	26.88	0	-15.12	11.23	0	-18.64	7.29	2	-9.98	12.19	5
Noncore funding	4.94	-14.79	80	2.13	-12.18	68	9.31	6.59	60	5.50	10.67	45	6.41	5.59	61

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	41,776,002	39,488,309	37,125,694	35,962,157	36,133,709
Commit: Secured commercial real estate loans	0	0	0	0	0
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	28,998,146	28,375,522	28,272,939	27,833,549	26,739,123
Securities underwriting	0	0	0	0	0
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	1,543,297	1,835,000	2,069,090	2,432,832	2,347,547
Purchased options contracts (interest rate)	1,543,297	1,835,000	2,069,090	2,432,832	2,347,547
Interest rate swaps	12,735,946	10,774,000	13,764,300	12,689,915	12,015,571
Futures and forward foreign exchange	959,309	116,312	882,540	1,695,658	1,397,080
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	303,468	149,000	84,507	83,360	79,567
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	99.25	22.78	96	98.41	22.01	96	94.11	23.52	96	97.55	24.05	95	103.29	24.03	95
Standby letters of credit	0	0.65	1	0	0.71	2	0	0.84	3	0	0.92	2	0	0.96	2
Commercial and similar letters of credit	0	0.02	20	0	0.02	20	0	0.02	17	0	0.02	17	0	0.03	14
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34
Derivative contracts	40.59	46.30	75	36.66	48.62	68	47.83	68.47	69	52.45	65.81	74	51.99	75.35	70
Interest rate contracts	37.59	32.46	76	36	34.36	73	45.38	47.31	73	47.62	43.84	75	47.77	53.66	76
Interest rate futures and forward contracts	0	3.25	12	0	6.21	12	0	10.67	11	0	11.40	13	0	13.82	13
Written options contracts (interest rate)	3.67	1.41	87	4.57	2.18	85	5.25	2.47	88	6.60	2.16	89	6.71	2.60	88
Purchased options contracts (interest rate)	3.67	1.31	85	4.57	1.46	86	5.25	2.65	80	6.60	2.32	88	6.71	2.37	88
Interest rate swaps	30.26	20.49	79	26.85	20.83	72	34.89	28.86	78	34.42	26.74	80	34.35	25.60	81
Foreign exchange contracts	3	6.30	81	0.66	6.01	70	2.45	10.12	79	4.83	10.92	84	4.22	9.40	81
Futures and forward foreign exchange contracts	2.28	3.78	82	0.29	3.47	67	2.24	5.23	80	4.60	5.22	87	3.99	4.53	86
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0.72	0.76	84	0.37	0.77	83	0.21	2.03	78	0.23	2.17	78	0.23	2.34	75
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	117.87	44.98	93	119.94	42.82	90	115.88	45.53	89	120.90	44.93	90	130.76	46.60	92

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	17,085,317	14,709,312	18,869,527	19,334,597	18,187,312
Interest rate contracts	15,822,540	14,444,000	17,902,480	17,555,579	16,710,665
Foreign exchange contracts.....	1,262,777	265,312	967,047	1,779,018	1,476,647
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	959,309	116,312	882,540	1,695,658	1,397,080
Written options	1,543,297	1,835,000	2,069,090	2,432,832	2,347,547
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	1,543,297	1,835,000	2,069,090	2,432,832	2,347,547
Purchased options	1,543,297	1,835,000	2,069,090	2,432,832	2,347,547
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	1,543,297	1,835,000	2,069,090	2,432,832	2,347,547
Swaps	13,039,414	10,923,000	13,848,807	12,773,275	12,095,138
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	17,085,317	14,709,312	18,869,527	19,334,597	18,187,312
Interest rate contracts	15,822,540	14,444,000	17,902,480	17,555,579	16,710,665
Foreign exchange contracts.....	1,262,777	265,312	967,047	1,779,018	1,476,647
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	0	0	0	0	0
One year or less	0	0	0	0	0
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	102,821	35,777	65,351	236,341	174,626
Gross positive fair value.....	193,500	556,975	268,322	87,233	98,301
Held for trading.....	0	0	0	0	0
Non-traded.....	193,500	556,975	268,322	87,233	98,301
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	92.61	94.17	28	98.20	94.10	39	94.88	93.44	32	90.80	92.91	29	91.88	92.20	32
Foreign exchange contracts	7.39	3.47	80	1.80	3.49	67	5.12	3.20	79	9.20	3.39	83	8.12	3.53	80
Equity, commodity, and other contracts	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28
Futures and forwards	5.61	11.16	53	0.79	14.05	21	4.68	13.49	42	8.77	12.78	58	7.68	13.23	50
Written options	9.03	6.28	71	12.48	8.18	75	10.97	5.91	77	12.58	6.60	77	12.91	6.68	79
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Over-the-counter	9.03	5.96	71	12.48	7.73	77	10.97	5.10	81	12.58	5.49	81	12.91	5.27	87
Purchased options	9.03	3.27	80	12.48	3.42	86	10.97	4.42	79	12.58	4.19	84	12.91	4.73	84
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Over-the-counter	9.03	2.87	83	12.48	2.86	89	10.97	3.35	84	12.58	3.20	88	12.91	3.32	89
Swaps	76.32	74.26	39	74.26	68.76	45	73.39	69.75	44	66.06	70.34	36	66.50	68.94	37
Held for trading	0	40.42	21	0	43.53	19	0	44.16	18	0	46.31	18	0	46.32	17
Interest rate contracts	0	34.15	21	0	36.62	19	0	37.24	18	0	38.40	18	0	37.84	17
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35
Non-traded	100	59.58	78	100	56.47	80	100	55.84	81	100	53.69	81	100	53.68	82
Interest rate contracts	92.61	56.71	60	98.20	53.82	70	94.88	52.22	68	90.80	50.60	67	91.88	51.23	67
Foreign exchange contracts	7.39	0.40	93	1.80	0.46	87	5.12	0.34	93	9.20	0.57	94	8.12	0.60	95
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36
Derivative contracts (excluding futures and forex 14 days or less)	0	92.53	1	0	91.48	1	0	93.86	1	0	94.47	1	0	95.63	1
One year or less	0	27.56	3	0	32.05	4	0	32.17	2	0	32.51	3	0	31.96	2
Over 1 year to 5 years	0	27.01	5	0	27.06	3	0	30.45	4	0	31.16	4	0	31.85	4
Over 5 years	0	29.89	5	0	29.56	5	0	28.09	5	0	28.71	5	0	29.43	5
Gross negative fair value (absolute value)	0.60	0.98	33	0.24	1.55	12	0.35	0.83	34	1.22	0.72	87	0.96	0.69	75
Gross positive fair value	1.13	1.34	42	3.79	2.23	85	1.42	1.19	62	0.45	0.85	20	0.54	0.71	34
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)		0.04			0.07			0.06			0.06			0.06	
Gross positive fair value (X)		0.05			0.09			0.07			0.06			0.06	
Held for trading (X)		0.04			0.07			0.06			0.05			0.05	
Non-traded (X)		0.01			0.02			0.01			0.01			0.01	
Current credit exposure (X)		0.04			0.06			0.05			0.04			0.04	
Credit losses on derivative contracts		0			0			0			0			0	
Past Due Derivative Instruments Fair Value															
30-89 days past due		0			0			0			0			0	
90+ days past due		0			0			0			0			0	
Other Ratios															
Current credit exposure / Risk-weighted assets		0.46			0.85			0.73			0.53			0.53	

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	149,636	100,370	106,486	113,484	109,913
Gross losses	62,934	100,259	95,420	82,297	92,389
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	47,539	39,068	34,458	29,999	28,163
Net losses	15,395	61,191	60,962	52,298	64,226
Provision for loan and lease losses	-4,999	86,512	54,863	45,932	67,194
Adjustments	-1,051	23,945	-17	-632	603
Ending balance	128,191	149,636	100,370	106,486	113,484
Memo: Allocated transfer risk reserve (ATTR)					

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.01	-0.09	67	0.21	0.51	15	0.14	0.15	57	0.12	0.14	53	0.19	0.16
Provision for loan and lease losses / Average loans and leases	-0.01	-0.16	70	0.26	0.82	7	0.17	0.24	47	0.15	0.24	43	0.24	0.28
Provision for loan and lease losses / Net loan and lease losses	-32.47	-105.48	57	141.38	487.86	6	90	130.58	15	87.83	134.68	26	104.62	143.18
Allowance for loan and lease losses / Total loans and leases not held for sale	0.36	1.23	4	0.45	1.58	3	0.32	0.83	7	0.36	0.90	9	0.41	0.98
Allowance for loan and lease losses / Total loans and leases	0.36	1.20	6	0.45	1.55	4	0.32	0.81	7	0.36	0.89	10	0.41	0.96
Allowance for loan and lease losses / Net loans and leases losses (X)	8.33	21.39	33	2.45	11.58	4	1.65	8.03	10	2.04	7.54	13	1.77	8.39
Allowance for loan and lease losses / Nonaccrual assets	42.51	364.13	3	46.67	299.17	2	24.70	218.72	4	30.62	214.03	4	79.21	178.03
ALLL / 90+ days past due + nonaccrual loans and leases	47.08	287.08	6	53.24	244.34	6	29.58	151.73	6	36.40	160.51	5	59.54	136.22
Gross loan and lease losses / Average loans and leases	0.18	0.19	56	0.30	0.34	56	0.30	0.28	63	0.28	0.30	61	0.33	0.33
Recoveries / Average loans and leases	0.13	0.08	80	0.12	0.07	80	0.11	0.08	76	0.10	0.09	62	0.10	0.09
Net losses / Average loans and leases	0.04	0.11	35	0.19	0.27	48	0.19	0.21	56	0.18	0.22	55	0.23	0.24
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	37
Recoveries / Prior year-end losses	47.42	34.67	74	40.94	33.98	70	41.87	36.22	71	32.47	41.30	47	31.09	33.49
Earnings coverage of net loan and lease losses (X)	60.63	39.72	74	11.09	22.91	48	9.13	24.40	36	11.85	21.75	44	9.27	19.67
Net Loan and Lease Losses By Type														
Real estate loans	0	0.02	41	0	0.04	23	0	0.01	38		0.02			0.02
Real estate loans secured by 1-4 family		-0.02			0.01			0.01			0.01			0.03
Revolving		-0.07			0.01			0.02			0.03			0.09
Closed-end		-0.01			0			0			0.01			0.02
Commercial real estate loans		0.04			0.07			0.01			0.01			0.01
Construction and land development		0			0			-0.01			-0.03			-0.02
1-4 family		0			0			0			-0.01			0
Other		0			0			-0.01			-0.02			-0.01
Multifamily		0.01			0			0			0			-0.01
Nonfarm nonresidential		0.05			0.11			0.02			0.02			0.03
Owner-occupied		0.01			0.02			0.01			0.01			0.01
Other		0.04			0.08			0.01			0.01			0.01
Real estate loans secured by farmland		0			0.02			0.01			0			0.01
Commercial and industrial loans	0.14	0.17	52	0.24	0.47	38	0.22	0.37	40	0.13	0.31	35	0.20	0.39
Loans to individuals	0.24	0.71	26	0.26	1.13	15	0.29	1.17	19	0.27	1.16	20	0.21	1.25
Credit card loans	0.72	1.84	18	1.03	2.92	18	1.38	3.11	21	1.29	2.92	19	0.96	2.92
Agricultural loans	-0.05	0.02	15	0.13	0.19	70	0.16	0.08	80	0.18	0.15	73	0.23	0.18
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	50
Other loans and leases	0.29	0.10	83	0.35	0.15	79	0.23	0.15	73	0.40	0.14	85	0.83	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	364,737		318,799		366,329		352,350		295,375						
90+ days past due loans and leases	5,863		18,790		4,861		1,799		79,667						
Nonaccrual loans and leases	266,409		262,259		334,474		290,775		110,941						
Total past due and nonaccrual loans and leases	637,009		599,848		705,664		644,924		485,983						
Restructured 30–89 days past due	0		0		0		0		0						
Restructured 90+ days past due	0		0		0		0		0						
Restructured nonaccrual	22,855		23,741		21,180		22,045		17,797						
Total restructured loans and leases	22,855		23,741		21,180		22,045		17,797						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale	0		0		0		0		0						
Restructured loans and leases in compliance	2,189		3,785		99		322		785						
Other real estate owned	0		0		0		0		0						
Other Assets															
30–89 days past due	52,995		71,909		80,267		93,637		79,068						
90+ days past due	0		130		1,864		195		10,559						
Nonaccrual	35,116		58,360		71,937		57,027		32,321						
Total other assets past due and nonaccrual	88,111		130,399		154,068		150,859		121,948						
Percent of Loans and Leases															
30–89 days past due loans and leases	1.02	0.32	93	0.96	0.39	90	1.17	0.43	91	1.18	0.44	92	1.07	0.47	89
90+ days past due loans and leases	0.02	0.10	45	0.06	0.12	57	0.02	0.15	33	0.01	0.17	21	0.29	0.20	74
Nonaccrual loans and leases	0.75	0.46	83	0.79	0.66	66	1.07	0.51	92	0.97	0.54	89	0.40	0.63	29
90+ days past due and nonaccrual loans and leases	0.76	0.62	69	0.85	0.85	59	1.08	0.71	83	0.98	0.75	74	0.69	0.88	43
30–89 days past due restructured	0	0.01	21	0	0.01	16	0	0.01	13	0	0.02	12	0	0.02	13
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0.01	26	0	0.01	25
Nonaccrual restructured	0.06	0.10	46	0.07	0.13	43	0.07	0.14	38	0.07	0.16	33	0.06	0.20	23
30–89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0	0	37	0	0	37
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	37
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	1.17	0.32	93	1.18	0.40	92	1.42	0.43	93	1.48	0.44	94	1.35	0.47	92
90+ days past due assets	0.02	0.10	44	0.06	0.12	56	0.02	0.15	34	0.01	0.18	21	0.32	0.20	74
Nonaccrual assets	0.84	0.47	85	0.97	0.67	79	1.29	0.53	92	1.16	0.57	90	0.51	0.64	44
30+ days past due and nonaccrual assets	2.03	0.97	87	2.20	1.29	84	2.73	1.19	89	2.65	1.26	90	2.18	1.39	82
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.73	0.36	88	0.85	0.52	83	1.05	0.44	91	0.95	0.48	88	0.67	0.54	71
90+ days past due and nonaccrual assets + other real estate owned	0.73	0.37	88	0.85	0.55	83	1.05	0.48	89	0.95	0.52	85	0.67	0.59	66
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.64	0.41	77	0.66	0.60	62	0.85	0.53	80	0.79	0.60	70	0.32	0.72	16
Allowance for loan and lease losses	209.53	62.64	93	177.79	66.66	93	333.34	115.41	92	273.37	118.28	91	98.45	129.01	38
Equity capital + allowance for loan and lease losses	5.72	3.60	80	6.05	4.97	68	8.03	4.28	87	7.21	4.79	78	2.71	5.78	17
Tier 1 capital + allowance for loan and lease losses	209.53	4.30	99	177.79	6.05	99	333.34	5.65	99	273.37	6.16	99	98.45	7.35	99
Loans and leases + other real estate owned	0.75	0.71	60	0.80	0.97	41	1.07	0.85	70	0.97	0.96	57	0.40	1.15	10

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0	0.26	2	0	0.39	1	0	0.38	2		0.42			0.44	
	90+ days past due		0	0.12	15	0	0.16	14	0	0.16	13		0.22			0.26	
	Nonaccrual.....		0	0.52	1	0	0.76	1	0	0.46	2		0.57			0.69	
Commercial and industrial	30–89 days past due		1.43	0.24	96	1.16	0.23	95	1.15	0.31	93	1.13	0.30	94	1.15	0.32	96
	90+ days past due		0.05	0.04	75	0.13	0.03	89	0.01	0.05	45	0	0.05	36	0.34	0.05	92
	Nonaccrual.....		1.12	0.57	86	0.74	0.75	56	1	0.83	64	0.83	0.76	61	0.37	0.93	28
Individuals	30–89 days past due		1.57	0.63	87	1.08	0.83	74	1.40	0.83	80	1.14	0.84	67	1.02	0.97	56
	90+ days past due		0	0.09	17	0	0.14	19	0	0.17	16	0	0.16	15	0.20	0.19	65
	Nonaccrual.....		0.67	0.17	91	0.55	0.28	82	0.79	0.17	93	0.64	0.23	87	0.19	0.24	56
Depository institution loans	30–89 days past due			0.01			0			0			0			0	
	90+ days past due			0			0			0			0			0.05	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due		0.69	0.07	93	0.78	0.17	89	1.09	0.24	90	1.13	0.17	93	0.95	0.17	88
	90+ days past due		0	0	87	0.01	0	90	0.02	0	89	0.01	0	89	0.26	0	96
	Nonaccrual.....		0.52	0.70	75	0.80	0.49	79	1.11	0.67	76	1.09	0.75	76	0.42	0.96	56
Foreign governments	30–89 days past due		0	0.50	43	0	0	50	0	0.07	47	0	0.01	46	0	0	50
	90+ days past due		0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual.....		0	0.15	43	0	0.09	46	0	0.03	44	0	0.06	42	0	0.06	46
Other loans and leases	30–89 days past due		1.61	0.12	96	2.02	0.18	96	2.87	0.20	97	3.29	0.17	98	2.50	0.20	97
	90+ days past due		0.02	0.01	87	0.23	0.01	96	0.08	0.01	89	0.08	0.01	89	0.42	0.02	97
	Nonaccrual.....		1.42	0.09	99	2.52	0.15	97	2.46	0.13	99	2.07	0.14	99	0.99	0.10	96

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due		0.46			0.65			0.67			0.71			0.74	
	90+ days past due		0.24			0.33			0.31			0.46			0.49	
	Nonaccrual		0.71			0.89			0.73			0.86			0.97	
Revolving	30–89 days past due		0.28			0.48			0.45			0.50			0.61	
	90+ days past due		0.02			0.03			0.05			0.05			0.07	
	Nonaccrual		1.18			1.13			1			1.17			1.17	
Closed-end	30–89 days past due		0.49			0.65			0.70			0.75			0.79	
	90+ days past due		0.26			0.38			0.35			0.53			0.57	
Junior lien	Nonaccrual		0.67			0.87			0.70			0.84			0.96	
	30–89 days past due		0.01			0.02			0.02			0.03			0.03	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.03			0.04			0.04			0.06			0.07	
Commercial real estate	30–89 days past due		0.15			0.26			0.18			0.17			0.18	
	90+ days past due		0.01			0.02			0.03			0.03			0.04	
	Nonaccrual		0.38			0.62			0.23			0.28			0.34	
Construction and development	30–89 days past due		0.17			0.28			0.28			0.21			0.23	
	90+ days past due		0.01			0.01			0.02			0.02			0.03	
1–4 family	Nonaccrual		0.20			0.41			0.20			0.19			0.24	
	30–89 days past due		0.02			0.03			0.06			0.06			0.07	
Other	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.01			0.03			0.02			0.02			0.03	
	30–89 days past due		0.13			0.22			0.20			0.13			0.13	
	90+ days past due		0			0			0.01			0.02			0.02	
	Nonaccrual		0.16			0.35			0.17			0.15			0.18	
Multifamily	30–89 days past due		0.07			0.09			0.08			0.10			0.07	
	90+ days past due		0			0			0			0.01			0.01	
	Nonaccrual		0.17			0.11			0.05			0.08			0.10	
Nonfarm non-residential	30–89 days past due		0.13			0.23			0.14			0.17			0.17	
	90+ days past due		0.01			0.02			0.03			0.03			0.04	
Owner Occupied	Nonaccrual		0.45			0.80			0.28			0.30			0.38	
	30–89 days past due		0.04			0.07			0.07			0.09			0.07	
Other	90+ days past due		0			0			0.01			0.01			0.02	
	Nonaccrual		0.17			0.27			0.16			0.17			0.21	
	30–89 days past due		0.08			0.14			0.07			0.07			0.09	
	90+ days past due		0			0.01			0.01			0.01			0.02	
	Nonaccrual		0.23			0.44			0.10			0.13			0.14	
Farmland	30–89 days past due		0.10			0.11			0.23			0.25			0.27	
	90+ days past due		0			0			0.01			0.01			0.06	
	Nonaccrual		0.69			1.13			0.84			1.23			1.07	
Credit card	30–89 days past due	1.54	0.81	87	1.01	0.95	50	1.12	1.19	37	1.16	1.22	40	0.93	1.08	34
	90+ days past due	0	0.45	14	0	0.63	13	0	0.78	12	0	0.73	11	0.16	0.75	25
	Nonaccrual	0.37	0.10	84	0.33	0.05	90	0.41	0.11	86	0.35	0.09	85	0.10	0.08	79

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Common Equity Tier 1 Capital															
Common stock plus related surplus															
Retained earnings	0	0	0	0	0										
Accumulated other comprehensive income (AOCI)															
Common equity tier 1 minority interest															
Common equity tier 1 capital before adjustments/deductions															
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	0	0	0	0	0										
Accumulated other comprehensive income-related adjustments	0	0	0	0	0										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	0	0	0	0	0										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	0	0	0	0	0										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus															
Non-qualifying capital instruments															
Tier 1 minority interest not included in common equity tier 1 capital															
Additional tier 1 capital before deductions															
Less: Additional tier 1 capital deductions															
Additional tier 1 capital															
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus															
Non-qualifying capital instruments															
Total capital minority interest not included in tier 1 capital															
Allowance for loan and lease losses in tier 2 capital															
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions															
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions															
Tier 2 capital															
Exited advanced approach tier 2 capital															
Total capital															
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	0	0	0	0	0										
Less: Deductions from common equity tier 1 capital															
Less: Other deductions															
Total assets for leverage ratio															
Total risk-weighted assets															
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	0	12.37	1	0	12.35	0	0	12.11	1	0	12.09	0	0	12.16	0
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	0	13.11	1	0	13.08	0	0	12.78	1	0	12.85	0	0	12.95	0
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	0	14.91	1	0	15.23	0	0	14.36	1	0	14.45	0	0	14.63	0
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	0	8.98	0	0	9.13	0	0	9.76	1	0	9.71	0	0	9.53	0
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets	0			0			0			0			0			0	
Total property and casualty assets	0			0			0			0			0			0	
Reinsurance recoverables (P/C)																	
Total life and health assets	0			0			0			0			0			0	
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)	0			0			0			0			0			0	
Total insurance underwriting equity	0			0			0			0			0			0	
Total property and casualty equity	0			0			0			0			0			0	
Total life and health equity	0			0			0			0			0			0	
Total insurance underwriting net income	0			0			0			0			0			0	
Total property and casualty	0			0			0			0			0			0	
Total life and health	0			0			0			0			0			0	
Claims and claims adjusted expense reserves (P/C)	0			0			0			0			0			0	
Unearned premiums (P/C)	0			0			0			0			0			0	
Policyholder benefit and contractholder funds (L/H)	0			0			0			0			0			0	
Separate account liabilities (L/H)	0			0			0			0			0			0	
Insurance activities revenue	0			0			0			0			0			0	
Other insurance activities income	0			0			0			0			0			0	
Insurance and reinsurance underwriting income	0			0			0			0			0			0	
Premiums	0			0			0			0			0			0	
Credit related insurance underwriting	0			0			0			0			0			0	
Other insurance underwriting	0			0			0			0			0			0	
Insurance benefits, losses, expenses	0			0			0			0			0			0	
Net assets of insurance underwriting subsidiaries	0			0			0			0			0			0	
Life insurance assets	0			0			0			0			0			0	
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.11			53.67			51.47			56.12			52.23				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.89			46.33			48.53			43.88			47.77				
Separate account assets (L/H) / Total life assets	13.40			11.24			7.26			8.53			2.52				
Insurance activities revenue / Adjusted operating income	0	0.36	11	0	0.41	11	0	0.47	11	0	0.47	10	0	0.55	9		
Premium income / Insurance activities revenue	2.76			2.84			7.32			4.86			4.64				
Credit related premium income / Total premium income	32.99			38.23			34.91			44.54			43.04				
Other premium income / Total premium income	67.01			61.77			65.09			55.46			56.96				
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43		
Insurance net income (P/C) / Equity (P/C)	23.22			15.59			19.86			15.64			5.74				
Insurance net income (L/H) / Equity (L/H)	4.49			3.62			5.13			1.99			-2.99				
Insurance benefits, losses, expenses / Insurance premiums	927.51			447.82			233.61			160.49			127.33				
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.15			0.17			0.48				
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0.15			2.31			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0	12	2	0	11.03	3	0	11.51	3	0	10.22	5	0	9.84	6		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32		

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Foreign Activities															
Total foreign loans and leases	5,581,392	5,427,937	4,885,899	4,595,745	4,287,122										
Real estate loans.....	8,212	7,667	0	0	0										
Commercial and industrial loans	2,079,789	2,043,340	1,863,884	1,753,020	1,726,449										
Loans to depository institutions and other banks acceptances	0	0	0	0	0										
Loans to foreign governments and institutions	218,988	240,400	178,074	132,010	106,715										
Loans to individuals	1,470	1,427	632	162	104										
Agricultural loans.....	2,981,175	2,837,854	2,541,548	2,452,166	2,214,767										
Other foreign loans.....	0	0	0	0	0										
Lease financing receivables.....	291,758	297,249	301,761	258,387	239,087										
Debt securities	1,847	2,344	3,531	3,945	0										
Interest-bearing bank balances	99,784	103,501	104,964	237,900	554,972										
Total selected foreign assets	5,683,023	5,533,782	4,994,394	4,837,590	4,842,094										
Total foreign deposits	20,815	21,169	17,978	17,397	16,133										
Interest-bearing deposits	11,257	12,840	11,070	12,105	12,591										
Non-interest-bearing deposits.....	9,558	8,329	6,908	5,292	3,542										
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Yield: Foreign loans	5.02	0.66	90	4.88	0.87	89	5.05	1.25	87	5.06	1.17	88	5.41	1.08	90
Cost: Interest-bearing deposits.....	1.30	0.14	96	1.78	0.42	96	3.63	1.19	96	3.52	0.97	96	3.12	0.51	96
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans	0.06	0.79	29	0.11	0.64	33	0.07	0.29	10		1.53		0.02	2.12	7
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Growth Rates															
Net loans and leases.....	2.83	6.83	54	11.09	-2.40	78	6.31	22.48	54	7.20	7.24	52	33.42	21.19	79
Total selected assets.....	2.70	9.48	56	10.80	2.04	69	3.24	12.40	57	-0.09	3.24	42	48.69	21.86	79
Deposits	-1.67	0.73	35	17.75	3.46	66	3.34	10.36	43	7.83	5	67	20.03	-0.77	81

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
Percent of Total Securitization Activities by Type							
Retained credit exposure.....							
1–4 family residential loans.....							
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....							
Seller's interest carried as securities and loans							
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....							
Total retained credit exposure and asset sale credit exposure							
	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
	Dollar Amount in Thousands					1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commcial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries	192,794	156,852	167,586	138,279	86,878	22.91	46.63	
Dividends	160,000	100,000	85,000	70,000	40,000	60.00	60.00	
Interest	32,794	56,852	82,586	68,279	46,878	-42.32	4.15	
Management and service fees	0	0	0	0	0	0		
Other income	0	0	0	0	0	0		
Income from nonbank subsidiaries	98,779	160,044	333,728	1,005,280	205,343	-38.28	-30.05	
Dividends	29,172	6,688	22,282	743,321	44,541	336.18	-40.56	
Interest	21,231	100,971	260,367	216,594	112,377	-78.97	-56.89	
Management and service fees	48,376	52,385	51,079	45,365	48,425	-7.65	12.80	
Other income	0	0	0	0	0			
Income from subsidiary holding companies	0	0	0	0	0			
Dividends	0	0	0	0	0			
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Total income from subsidiaries	291,573	316,896	501,314	1,143,559	292,221	-7.99	6.92	
Securities gains (losses)	0	0	0	0	0			
Other operating income	585,107	562,823	592,200	506,681	441,374	3.96	40.51	
Total operating income	876,680	879,719	1,093,514	1,650,240	733,595	-0.35	27.22	
Operating Expenses								
Personnel expenses	130	158	170	158	216	-17.72	-48.41	
Interest expense	382,639	559,117	799,301	667,218	455,538	-31.56	9.91	
Other expenses	210,073	179,930	134,624	141,568	168,922	16.75	37.94	
Provision for loan and lease losses	12,406	46,929	12,957	13,330	21,839		-33.96	
Total operating expenses	605,248	786,134	947,052	822,274	646,515	-23.01	16.51	
Income (loss) before taxes	271,432	93,585	146,462	827,966	87,080	190.04	60.00	
Applicable income taxes (credit)	53,271	30,134	-13,947	4,509	20,297	76.78	335.26	
Extraordinary items					0			
Income before undistributed income of subsidiaries	218,161	63,451	160,409	823,457	66,783	243.83	38.60	
Equity in undistributed income of subsidiaries	515,473	384,500	248,539	-321,895	584,109	34.06	220.28	
Bank subsidiaries	31,993	55,700	45,002	41,212	50,604	-42.56		
Nonbank subsidiaries	483,480	328,800	203,537	-363,107	533,505	47.04	172.41	
Subsidiary holding companies	0	0	0	0	0			
Net income (loss)	733,634	447,951	408,948	501,562	650,892	63.78	130.45	
Memoranda								
Bank net income	191,993	155,700	130,002	111,212	90,604	23.31	130.03	
Nonbank net income	512,652	335,488	225,819	380,214	578,046	52.81	126.27	
Subsidiary holding companies' net income	0	0	0	0	0			

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		2,777,992	7.96	2,713,171	8.68	2,792,359	8.80	2,967,168	2,822,163	2.39	11.07
Common and preferred stock		707,498	2.03	675,505	2.16	629,880	1.98	584,878	543,666	4.74	43.49
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		2,070,494	5.93	2,037,666	6.52	2,162,479	6.81	2,382,290	2,278,497	1.61	3.11
Other receivables		0	0	0	0	0	0	0	0	0	0
Investment in nonbank subsidiaries		12,259,698	35.11	12,650,855	40.49	14,741,196	46.45	14,669,129	13,662,361	-3.09	3.67
Common and preferred stock		5,019,337	14.37	4,581,912	14.67	4,210,099	13.27	3,972,085	4,361,839	9.55	32.77
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		7,240,361	20.73	8,068,943	25.83	10,531,097	33.18	10,697,044	9,300,522	-10.27	-10.01
Other receivables		0	0	0	0	0	0	0	0	0	0
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	0
Common and preferred stock		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Assets Excluding Investment in Subsidiaries											
Net loans and leases		18,560,404	53.15	14,271,324	45.68	11,486,557	36.20	10,185,891	9,689,577	30.05	83.18
Securities		0	0	0	0	0	0	0	0	0	0
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	0
Cash and due from affiliated depository institution		0	0	0	0	0	0	0	0	0	0
Cash and due from unrelated depository institution		501,099	1.43	500,531	1.60	1,205,366	3.80	551,336	1,022,120	0.11	-49.90
Premises, furnishings, fixtures and equipment		109	0	496	0	615	0	174	215	-78.02	-47.85
Intangible assets		0	0	0	0	0	0	0	0	0	0
Other assets		34,172	0.10	59,145	0.19	126,917	0.40	133,241	127,958	-42.22	-86.47
Balance due from subsidiaries and related institutions		786,854	2.25	1,047,054	3.35	1,381,633	4.35	475,805	326,172	-24.85	828.24
Total assets		34,920,328	100.00	31,242,576	100.00	31,734,643	100.00	28,982,744	27,650,566	11.77	35.37
Liabilities and Capital											
Deposits		74,872	0.21	74,188	0.24	69,251	0.22	73,169	83,430	0.92	-15.47
Securities sold (repos)		0	0	0	0	0	0	0	0	0	0
Commercial paper		1,072,903	3.07	1,424,848	4.56	2,040,240	6.43	2,616,989	2,447,297	-24.70	387.81
Other borrowings 1 year or less		4,921,962	14.09	5,654,600	18.10	5,149,218	16.23	3,451,979	4,662,563	-12.96	3.56
Borrowings with maturity over 1 year		20,121,961	57.62	18,051,842	57.78	19,743,140	62.21	18,127,530	14,952,754	11.47	40.18
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	0
Other liabilities		242,590	0.69	235,155	0.75	230,816	0.73	225,365	219,322	3.16	-11.21
Balance due to subsidiaries and related institutions		3,922,091	11.23	1,550,524	4.96	438,084	1.38	554,318	1,272,358	152.95	48.90
Total liabilities		30,356,379	86.93	26,991,157	86.39	27,670,749	87.19	25,049,350	23,637,724	12.47	35.99
Equity Capital		4,563,949	13.07	4,251,419	13.61	4,063,894	12.81	3,933,394	4,012,842	7.35	31.35
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	0
Common stock		0	0	0	0	0	0	0	0	0	0
Common surplus		1,482,823	4.25	1,482,823	4.75	1,482,823	4.67	1,482,823	1,482,823	0.00	0.00
Retained earnings		3,070,974	8.79	2,773,395	8.88	2,585,912	8.15	2,441,705	2,523,310	10.73	54.36
Accumulated other comprehensive income		10,152	0.03	-4,799	-0.02	-4,841	-0.02	8,866	6,709		334.03
Other equity capital components		0	0	0	0	0	0	0	0	0	0
Total liabilities and equity capital		34,920,328	100.00	31,242,576	100.00	31,734,643	100.00	28,982,744	27,650,566	11.77	35.37
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	0
Loans and advances from nonbank subsidiaries		601,260	1.72	525,280	1.68	396,827	1.25	324,659	1,039,651	14.46	-40.05
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0	0
Loans and advances from subsidiary holding companies		3,320,831	9.51	1,025,244	3.28	41,257	0.13	229,659	232,707	223.91	103.59
Subordinated and long-term debt 1 year or less		3,819,775	10.94	1,543,547	4.94	413,815	1.30	314,819	1,095,974	147.47	45.02
Guaranteed loans to banks, nonbanks, and holding companies		1,100,700	3.15	1,172,125	3.75	1,350,300	4.25	1,574,843	2,007,105	-6.09	-32.50

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	16.38	11.94	87	10.72	7.29	78	9.95	9.68	57	12.76	10.40	79	18.29	7.61	97
Bank net income / Average equity investment in banks	29.72	11.80	96	25	7.45	98	22.32	10.51	96	20.20	11.19	94	17.65	8.74	92
Nonbank net income / Average equity investment in nonbanks	10.60	13.12	54	7.69	9.75	55	5.52	7.89	54	8.97	7.10	67	14.57	4.73	83
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			7.01			8.55			8.78			6.82	
Bank net income / Parent net income	26.17	96.79	12	34.76	88.16	14	31.79	82.22	17	22.17	82.56	17	13.92	80.64	18
Nonbank net income / Parent net income	69.88	3.40	98	74.89	3.59	96	55.22	5.93	93	75.81	3.78	95	88.81	7.76	91
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48			82.97	
Leverage															
Total liabilities / Equity capital	665.13	16.81	99	634.87	20.06	99	680.89	20.43	99	636.84	20.88	99	589.05	19.94	99
Total debt / Equity capital	572.24	11.71	99	591.13	14.41	99	662.73	14.31	99	615.16	14.69	99	549.80	13.95	99
Total debt + notes payable to subs that issued TPS / Equity capital	572.24	13.63	99	591.13	16.67	99	662.73	16.36	99	615.16	17.10	99	549.80	16.10	99
Total debt + Loans guaranteed for affiliate / Equity capital	596.36	11.77	99	618.70	14.68	99	695.96	14.56	99	655.19	15.14	99	599.82	14.35	99
Total debt / Equity capital – excess over fair value	572.24	11.81	99	591.13	14.52	99	662.73	14.51	99	615.16	14.81	99	549.80	14.10	99
Long-term debt / Equity capital	440.89	10.95	99	424.61	13.56	99	485.82	13.04	99	460.86	13.37	99	372.62	12.69	99
Short-term debt / Equity capital	131.35	0.57	99	166.52	0.77	99	176.91	1.02	99	154.29	1.14	99	177.18	1.07	99
Current portion of long-term debt / Equity capital	83.69	0.06	99	36.31	0.06	98	10.18	0.05	96	8	0.14	96	27.31	0.27	98
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38
Long-term debt / Consolidated long-term debt	81.65	39.86	83	76.98	34.67	86	77.56	28.44	92	75.88	28.63	88	70	26.93	84
Double Leverage															
Equity investment in subs / Equity capital	125.48	103.22	95	123.66	102.81	96	119.10	103.22	95	115.85	103.10	90	122.25	102.10	94
Total investment in subs / Equity capital	329.49	108.40	98	361.39	110.16	98	431.45	111.07	99	448.37	112.48	99	410.79	111.30	99
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.59	0.29	92	2.25	0.47	92	1.90	0.36	95	1.24	0.35	85	1.37	0.52	77
Equity investment in subs – equity cap / Net income-div (X)	3.38	1.05	91	6.17	1.82	92	5.04	1.22	93		1.22		1.84	2.64	55
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	85.46	152.85	17	83.85	136.59	18	90.87	177.68	18	120.60	162.34	34	92.24	141.81	22
Cash from ops + noncash items + op expense / Op expense + dividend	99.90	154.48	23	107.46	147.24	30	95.10	190.27	12	129.56	174.91	30	104.96	148.20	32
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	100.42	98.54	52	89.45	134.08	19	113.73	116.34	54	92.44	103.19	35	101.03	92.33	55
Pretax operating income + interest expense / Interest expense	170.94	1,835.33	9	116.74	2,016.32	14	118.32	1,968.54	9	224.09	2,898.75	18	119.12	1,909.25	15
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	170.94	1,770.77	8	116.74	1,539.23	14	118.32	1,632.83	8	224.09	1,369.37	16	119.12	1,547.94	13
Dividends + interest from subsidiaries / Interest expense + dividends	31.48	174.12	7	31.34	150.43	4	42.70	210.80	4	89.85	188.90	13	39.29	172.51	7
Fees + other income from subsidiaries / Salary + other expenses	23.01	11.92	77	29.09	13.95	74	37.89	16.52	76	32.01	16.08	75	28.63	16.39	70
Net income / Current part of long-term debt + preferred dividends (X)	0.19	47.61	1	0.29	35.64	3	0.99	57.11	8	1.59	33.93	6	0.59	24.63	5
Other Ratios															
Net assets that reprice within 1 year / Total assets	20.59	3.44	96	19.45	3.85	95	24.67	2.64	99	22.68	2.61	99	22.67	3.24	98
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.17	46	0	0.10	46	0	0.04	43	0	0.24	47	0.56	0.10	89
Nonaccrual	0.95	0.92	85	1.07	1.03	87	1.63	0.54	87	1.68	6.54	83	0.71	7.38	73
Total	0.95	1.09	78	1.07	1.13	81	1.63	0.58	87	1.68	6.78	77	1.26	7.48	68
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	24.12	0.02	97	27.57	0.05	97	33.23	0.10	97	40.04	0.24	98	50.02	0.17	98
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	24.12	0.02	97	27.57	0.05	97	33.23	0.10	97	40.04	0.25	98	50.02	0.17	98
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	48.84	1.76	97	56.17	2.66	95	60.87	5.62	93	63.41	5.50	94	62.04	5.68	93
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	13.33	0.06	97	13.61	0.08	97	12.35	0.19	97	12.69	0.21	97	13.59	0.13	98

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	178.77	66.37	93	449.17	81.10	94	158.97	57.84	93	67.40	57.26	64	247.07	68.72	94
Dividends declared / Net income	53.16	28.27	93	63.62	42.29	81	62.36	33.08	91	110.66	27.33	99	25.35	31.29	35
Net income – dividends / Average equity.....	7.67	8.62	42	3.90	4.14	48	3.75	6.46	18	-1.36	7.33	2	13.65	5.03	96
Percent of Dividends Paid															
Dividends from bank subsidiaries	41.03	155.92	19	35.09	132.17	19	33.33	178.13	21	12.61	157.73	21	24.24	130.71	19
Dividends from nonbank subsidiaries	7.48	4.90	78	2.35	3.41	71	8.74	7.53	79	133.93	7.13	94	26.99	12.57	85
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42
Dividends from all subsidiaries	48.51	203.53	10	37.43	174.85	9	42.07	260.40	7	146.54	215.26	33	51.24	196.35	9
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	83.34	45.96	84	64.23	60.28	52	65.38	66.55	48	62.94	60.71	58	44.15	59	36
Interest income from bank subsidiaries.....	17.08	0.11	98	36.51	0.36	98	63.53	0.54	99	61.40	0.52	98	51.74	0.76	96
Management and service fees from bank subsidiaries	0	0.88	38	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries	100.42	51.33	91	100.74	62.88	82	128.91	69.36	91	124.34	63.43	90	95.89	62.82	76
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	5.69	62.63	23	1.99	56.39	35	9.87	82.95	34	195.50	51.40	91	7.71	102.35	37
Interest income from nonbank subsidiaries.....	4.14	2.44	79	30.10	7.38	89	115.30	20.25	89	56.97	18.56	82	19.44	8.11	81
Management and service fees from nonbank subsidiaries	9.44	0.37	95	15.61	0.86	95	22.62	1.92	93	11.93	2.96	87	8.38	0.85	91
Other income from nonbank subsidiaries.....	0	0.07	45	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43
Operating income from nonbank subsidiaries	19.27	87.22	28	47.70	79.84	40	147.79	150.41	68	264.40	99.33	86	35.52	165.35	34
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56			59.89	
Interest income from subsidiary holding companies		5.26			8.40			6.54			3.95			2.71	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43			0.56	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19			64.33	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	18.25	74.16	17	11.37	69.76	20	7.77	67.32	22	4.24	65.18	24	5.45	59.17	27
Interest income from bank subsidiaries.....	3.74	0.23	94	6.46	0.63	94	7.55	0.80	94	4.14	0.92	88	6.39	0.94	91
Management and service fees from bank subsidiaries	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries	21.99	83.13	15	17.83	82.20	16	15.33	78.80	19	8.38	74.20	17	11.84	69.23	21
Dividends from nonbank subsidiaries	3.33	3.07	79	0.76	1.95	65	2.04	2.65	68	45.04	2.57	96	6.07	2.65	83
Interest income from nonbank subsidiaries.....	2.42	0.18	92	11.48	0.73	92	23.81	1.19	93	13.13	2.32	88	15.32	2.79	88
Management and service fees from nonbank subsidiaries	5.52	0.01	97	5.95	0.02	96	4.67	0.06	95	2.75	0.03	95	6.60	0.07	98
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries	11.27	4.67	84	18.19	4.70	87	30.52	7.29	87	60.92	7.64	91	27.99	9.99	84
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt.....	65.42	158.10	53	21.90	135.13	32	6.09	83.37	31	9.13	87.87	40	17.90	83.68	36
Loans and advances from subsidiaries / Total debt	15.02	26.38	49	6.17	27.08	37	1.63	28.33	31	2.29	26.53	34	5.77	39.18	41